Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern	he name that is on your nment-issued picture cation (for example,	Luis First name Alberto	First name
your di passpo	river's license or ort).	AlDERTO Middle name	Middle name
identifi	our picture cation to your meeting	Corea Last name	Last name
with th	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your \$	the last 4 digits of Social Security	xxx - xx - <u>2907</u>	XXX - XX
Individ	er or federal dual Taxpayer ication number	OR	OR
		9 xx - xx	9 xx - xx

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Document Corea Luis Alberto Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN
5.	Where you live	5429 N. Kimball Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60625 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Luis Alberto Document Corea Page 3 of 63

Case Number (if known)

Pa	rt 2:	Tell the Court About You	ır Bankruptcy	Case					
7.		napter of the uptcy Code you		•	•			equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
		oosing to file	■ Chap	ter 7					
	under		☐ Chap	ter 11					
			☐ Chap	ter 12					
			☐ Chap	ter 13					
8.	How y	ou will pay the fee	local yours subm	court fo elf, you itting yo	or more details and may pay with	about how you r cash, cashier's	may chec	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is ttorney may pay with a credit card or check	
								pose this option, sign and attach the e in Installments (Official Form 103A).	
			γιρρι	outon n	or marvidudio t	or ay The Thing	, , ,	In metalinente (emolari emi 100/1).	
			By la less t pay t	w, a jud han 150 ne fee i	lge may, but is 0% of the offician n installments).	not required to, al poverty line th . If you choose t	waiv nat a his o	est this option only if you are filing for Chapter 7. If your fee, and may do so only if your income is pplies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> B) and file it with your petition.	
9.	-	you filed for uptcy within the	■ No						
		years?	Yes.	District	None	Whe	en	Case Number	
				District	None	Whe	en	Case Number	
				District		Whe	en	Case Number	
								MM / DD / YYYY	
10.	Are an	ny bankruptcy	■ No						
	cases	pending or being							
		y a spouse who is ing this case with	☐ Yes.					Relationship to you Case Number, if known	
	you, o	r by a business , or by						MM / DD / YYYY	
	aiiiiai	.c :		Debtor_				Relationship to you	
				District		Whe	en	Case Number, if known	
								MM / DD / YYYY	
11.	Do you	u rent your nce?	□ No. ■ Yes.	Go to li Has yo resider	ur landlord obtair	ned an eviction jud	dgme	ent against you and do you want to stay in your	
				ΠY	lo. Go to line 12. 'es. Fill out <i>Initial</i> nis bankruptcy pe		an E	Eviction Judgment Against You (Form 101A) and file it with	

Debto	Case 16-0688	32 Doc 3	1 Filed 02/29/16 Document	Entered 02/29/16 16:34:14 Page 4 of 63 Case Number (if known)	Desc Main
Dobio	First Name	Middle Name	Last Name	Case Namber (# Anomy	
Par	t 3: Report About Any Busin	esses You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	_	Go to Part 4. Name and location of business	;	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	·		City	State	Zip Code
			Check the appropriate box to c	describe your business:	
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined i	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small	appropriate balance she documents	e deadlines. If you indicate that	ort must know whether you are a small business do you are a small business debtor, you must attach ash-flow statement, and federal income tax return ure in 11 U.S.C. § 1116(1)(B).	your most recent
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, but ne Bankruptcy Code.	I am NOT a small business debtor according to th	e definition in
			am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to the def	inition in the
Pai	Report if You Own or Ha	ve Any Hazardo	us Property or Any Property Tha	at Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	■ No. □ Yes. W	/hat is the hazard?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	Н	f immediate attention is needed	I, why is it needed?	
	- ,	V	Where is the property? Numbe		

City

State

ZIP Code

Debtor 1

Luis Alberto Document

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Case Number (if known) _

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Luis Alberto Document Corea Page 6 of 63

Case Number (if known)

	16a Are your debts primarily	y consumer debts? Consumer debts are de	efined in 11 U.S.C. & 101(8)
. What kind of debts d		I primarily for a personal, family, or household	• ,
you have?	No. Go to line 16b.		
	Yes. Go to line 17.		
		y business debts? Business debts are debt estment or through the operation of the busine	
		estinent of unrough the operation of the busine	ess of investment.
	☐No. Go to line 16c. ☐Yes. Go to line 17.		
	16c. State the type of debts you	owe that are not consumer debts or business	dehte
	- State the type of debts you	owe that are not consumer debts or business t	
Are you filing under	☐ No. I am not filing under C	Chapter 7. Go to line 18.	
Chapter 7?	<u>_</u>	oter 7. Do you estimate that after any exempt p	property is excluded and
Do you estimate that		es are paid that funds will be available to distri	
any exempt property excluded and	is No.		
administrative exper			
are paid that funds v			
available for distribute to unsecured credite			
	_	1,000-5,000	25,001-50,000
 How many creditors you estimate that yo 	-	5,001-10,000	☐ 50,001-100,000
owe?	☐ 100-199	☐ 10,001-25,000	☐ More than 100,000
	200-999		
How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets	to \$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion
	\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion
How much do you	S0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion
estimate your liabilit	<u> </u>	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to be?	■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	□ \$10,000,000,001-\$50 billion
	□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
art 7: Sign Below			
or you	I have examined this petition, and correct.	I I declare under penalty of perjury that the info	ormation provided is true and
		pter 7, I am aware that I may proceed, if eligibl understand the relief available under each chap	•
	, .	I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	• •
	I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		ment, concealing property, or obtaining money t in fines up to \$250,000, or imprisonment for und 3571.	
	/s/ Luis Alberto Core Signature of Debtor 1		ature of Debtor 2
	00/07/00	0	
	Executed on02/25/201	b Exec	uted on

Debtor 1	Luis	Alberto	Document	Page 7 of 63 Case Number	(if known)	
	First Name	Middle Name	Last Name			
represe	r attorney, if you are nted by one re not represented	proceed under Chap each chapter for whi 11 U.S.C. § 342(b) a	oter 7, 11, 12, or 13 of title 1 ich the person is eligible. I	etition, declare that I have informed I1, United States Code, and have e also certify that I have delivered to 17(b)(4)(D) applies, certify that I have etition is incorrect.	xplained the re the debtor(s) the	elief available under ne notice required by
•	ttorney, you do not file this page.		Kurt Clasing ttorney for Debtor	Date	Date: 0	2/29/2016 / YYYY
		Jon Kui	rt Clasing			

IL

State

State

Email address

IL

60603

ZIP Code

ndil@geracilaw.com

Geraci Law L.L.C.

55 E. Monroe St., #3400

Contact Phone __312-332-1800

Firm name

Number Street

Chicago

6301418

Bar number

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Fill in this ir	nformation to ident	ify your case:	
Debtor 1	Luis	Alberto	Corea
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Numbe (If known)	r		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 14,410
1c. Copy line 63, Total of all property on Schedule A/B	\$ 14,410
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$30,000
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0 \$137,889
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Part 3: Summarize Your Liabilities 4. Schedule I: Your Income (Official Form 106I)	\$137,889

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Debtor 1 Luis Alberto Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,198.07 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 069 nformation to identify yo			Entered 02/29/16 0 of 63	16:34:14	Desc N	⁄lain	
	Luis	Alberto	Corea					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
	Bankruptcy Court for the : _	NODTHEDN Die	trict of ILLINOIS					
		<u>INDICTTILICIN</u> DIS	(State)			Пс	neck if this	is an
(If known)	r					_	nended fili	
Official F	orm 106A/B							
Schedul	e A/B: Prope	rty						12/15
esponsible for ages, write yo	supplying correct infor our name and case numb Describe Each Residence	mation. If more spoer (if known). Ans	d accurate as possible. If two modece is needed, attach a separal swer every question. r Other Real Esate You Own or Ha in any residence, building, land	te sheet to this form. On the t		=		
Yes. 2. Add the do	Describe Ilar value of the portion	you own for all of	your entries fro Part 1, includir	ng any entries for pages				
you have a	ttached for Part 1. Write	that number her	e		>			\$0.00
Part 2:	Describe Your Vehicles							
03. Cars, van: No. Yes.	s, trucks, tractors, sport							
	Make: Model:	Astro	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct set the amount of an Creditors Who H	ny secured cla	ims on Scheo	dule D:
`	Year:	1995	Debtor 2 only Debtor 1 and Debtor 2 onl	у	Current value of		Current val	
A	Approximate Mileage:	110,000	At least one of the debtors	s and another	entire property	,	portion you	
г	Other information: Not Running		Check if this is commu	unity property (see	\$	300.00	\$	300.00
ı	Make:	Jeep	Who has an interest in the	property? Check one.	Do not deduct se			
1	Model:	Compass	Debtor 1 only		the amount of an Creditors Who H	•		
`	Year:	2012	Debtor 2 only Debtor 1 and Debtor 2 onl	v	Current value of		Current val	
,	Approximate Mileage:	26,000	At least one of the debtors	•	entire property	?	portion you	own?
	Other information:		Check if this is commu	unity property (see	\$12	2,000.00	\$	12,000.00
Examples: No. Yes. Add the do	Boats, trailers, motors, pers Describe Ilar value of the portion	you own for all of	recreational vehicles, other vehing vessels, snowmobiles, motorcycle	accessories ng any entries for pages	>			\$ 12,300.00
you nave a	YVIILE	,at mannoer nen	·		-			

Debtor 1

Luis

Case 16-06882

Doc 1

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Document P

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Desc Main

First Name

Paries	
Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
O6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No.	
Yes. Describe Furniture, linens, small appliances, table & chairs, bedroom set \$600	\$ <u>600.0</u> 0
 O7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. 	
Yes. Describe Flat screen TV, computer, printer, music collection, cell phone \$300	\$300.00
O8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No.	
Yes. Describe	\$0.00
09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No.	
Yes. Describe	\$0.00
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No.	
Yes. Describe	\$ <u> </u>
11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No.	
Yes. Describe Everyday Clothing \$100	\$100.00
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No.	
Yes. Describe	\$0.00
13. Non-farm animals Examples: Dogs, cats, birds, horses No.	
Yes. Describe	\$0.00
14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe	
books, CDs, DVDs & Family Photos \$100	\$ <u>100.0</u> 0
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here>	\$1,100.00

Debtor 1

Luis

Case 16-06882

Doc 1

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First Name

Describe Your Financial Assets Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses. and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Yes. Savings Account Fifth Third Bank 10.00 **BMO Harris Bank** Checking Account 500.00 510.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Yes. Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Describe..... Yes. 0.00 Debtor 1 Luis Case 16-06882 Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Page 13 of 63 Uniber (if known)

27.			other general intangibles		
	Examples: I	Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Mor	ey or prope	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured cor exemptions	laims
28.		s owed to you			
	No. Yes.	Describe			
29.	Family sup	port		\$	0.00
	Examples: F	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.		unts someone d	bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	· · · · · · · · · · · · · · · · · · ·	
			id loans you made to someone else		
	Yes.	Describe		¢	0.00
31.		insurance polic		\$	0.00
	No.	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe	Health Insurance through work \$0		
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$	0.00
	Yes.	Describe		\$	0.00
33.	-	•	res, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	<u> </u>	
	Yes.	Describe		\$	0.00
34.	Other conti	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	-	
	Yes.	Describe		•	0.00
35.	Any financ	ial assets you d	lid not already list	· · · · · · · · · · · · · · · · · · ·	
	Yes.	Describe		•	0.00
36	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached		
			er here>	\$	510.00
P	art 5: D	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	No. Yes.	n or have any le	gal or equitable interest in any business-related property?		
				Current value of the portion you own? Do not deduct secured or exemptions	

Case 16-06882 Doc 1 Desc Main Luis Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Describe..... Yes. **Used Hand Tools** \$500 500.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... Yes. 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 500.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No.

51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 12,300.00	
57. Part 3: Total personal and household items, line 15	\$ 1,100.00	
58. Part 4: Total financial assets, line 36	\$ 510.00	
59. Part 5: Total business-related property, line 45	\$ 500.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 14,410.00	\$ 14,410.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$14,410.00

Official Form 106A/B Record # 703626 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:					
Debtor 1	Luis	Alberto	Corea		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number	r		_		
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Checlining state and federal nonbankrupt						
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
For any property	y you list on Schedule A/B that yo	ou claim as exempt, fill in t	the information below.				
•	scription of the property and line on Current value of the e A/B that lists this property portion you own		Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	1995 Chevrolet Astro with over 110,000 miles.	\$ <u>300</u>	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00			
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 600		735 ILCS 5/12-1001(b) - \$600.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_300	\$	735 ILCS 5/12-1001(b) - \$300.00			
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit				
Brief description:	Everyday Clothing	\$_100	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00			
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit				
Official Form 106C Record # 703626 Schedule C: The Property You Claim as Exempt Page 1 of 2							

Debtor 1 Luis Alberto Document Page 17 of 63 Case Number (if known)

Last Name

Middle Name

Additional Page Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a) - \$350.00 Brief books, CDs, DVDs & Family description: Photos \$ 100 \$ 350 Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$500.00 Brief Checking Account, BMO Harris 500 description: Bank, 500 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief **Used Hand Tools** 735 ILCS 5/12-1001(d) - \$1,500.00 \$_500 \$ 1,500 description: Line from 100% of fair market value, up to 39 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? □No ☐ Yes. 703626 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this in	nformation to identify you	r case:	Filod 02/20/16 1	Entered 02/29/3 8 of 63	16 16:34:14	Desc Main	
Debtor 1	Luis	Alberto	Corea				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for the :I	NORTHERN Dist	rict of <u>ILLINOIS</u>				
0			(State)			☐ Check if thi	s is an
Case Numbe (If known)	Pr					amended fi	0.0 0
chedule			laims Secured by Pr		or supplying correct		12/1
formation. If		py the Additiona	Page, fill it out, number the entr			ny	
1. Do any cre	editors have claims secure	ed by your prope	rty?				
☐ No. C	heck this box and submit th	nis form to the cou	rt with your other schedules. You	have nothing else to repo	ort on this form.		
Yes. F	ill in all of the information be	elow.					
	a o. a.ooa.o b						
Part 1:	List All Secured Claims						
		h	and the second states are defined as	tota	Column A	Column A	Column C
			ne secured claim, list the creditor s	•	Amount of claim	Value of collateral	Unsecured
for each of	claim. If more than one cree	ditor has a particu	ne secured claim, list the creditor s ilar claim, list the other creditors in der according to the creditors nam	Part 2.			
for each of As much	claim. If more than one cree	ditor has a particu in alphabetical ord	lar claim, list the other creditors in	Part 2. e.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
for each of As much 2.1 Chrysle Creditor's	claim. If more than one creates possible, list the claims in the claims	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors nam	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	alar claim, list the other creditors in der according to the creditors nam Describe the property that secures	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's	claim. If more than one creates possible, list the claims in the claims	ditor has a particulin alphabetical ord	plar claim, list the other creditors in the der according to the creditors name. Describe the property that secures 2012 Jeep Compass with over 26,	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B	claim. If more than one creas possible, list the claims in	ditor has a particulin alphabetical ord	plar claim, list the other creditors in der according to the creditors name. Describe the property that secures 2012 Jeep Compass with over 26, as of the date you file, the claim is:	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B	claim. If more than one creas possible, list the claims in	ditor has a particulin alphabetical ord	plar claim, list the other creditors in der according to the creditors name describe the property that secures 2012 Jeep Compass with over 26,44 As of the date you file, the claim is:	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysli Creditor's P.O. Both Number	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors name. Describe the property that secures 2012 Jeep Compass with over 26, As of the date you file, the claim is: Contingent Unliquidated	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. Brown Number Fort W City	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors name. Describe the property that secures 2012 Jeep Compass with over 26, As of the date you file, the claim is: Contingent Unliquidated Disputed	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. Book Number Fort W City Who owe	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors name der according to the creditors name describe the property that secures 2012 Jeep Compass with over 26, as of the date you file, the claim is: Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	Part 2. e. the claim: 000 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. Book Number Fort W City Who owe	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors name der according to the creditors with over 26, and a second derivative of the claim is: Contingent	Part 2. e. the claim: 000 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B. Number Fort W City Who owe Debtor	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors name describe the property that secures 2012 Jeep Compass with over 26, and a secure of the date you file, the claim is: Contingent	Part 2. e. the claim: 000 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B Number Fort W City Who owe Debtor Debtor	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors nameder according to the creditors with over 26, and according to the claim is: Contingent	Part 2. e. the claim: 000 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B Number Fort W City Who owe Debtor Debtor	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors name describe the property that secures 2012 Jeep Compass with over 26, and a secure of the date you file, the claim is: Contingent	Part 2. e. the claim: 000 miles Check all that apply. nortgage or secured hanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
for each of As much 2.1 Chrysle Creditor's P.O. B. Number Fort W City Who owe Debtor Debtor At leas	claim. If more than one creas possible, list the claims in	ditor has a particuin alphabetical ord	lar claim, list the other creditors in der according to the creditors nameder according to the creditors with over 26, so the date you file, the claim is: Contingent	Part 2. e. the claim: 000 miles Check all that apply. nortgage or secured hanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion

Fill in this i	Case 16		1 Filod 02/20/16	Entered 02/29/ 9 of 63	16 16:34:14	Desc Mai	n
				3 01 03			
Debtor 1	Luis	Alberto	Corea	-			
5.4. 6	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-			
-							
United State	es Bankruptcy Court for	r the : <u>NORTHERN</u>	District of <u>ILLINOIS</u> (State)			П.,	
Case Number	er					_	if this is an
		_				ameno	led filing
Official F	<u>-orm 106E/</u>	<u> </u>					
chedule	e E/F: Credit	tors Who Hav	ve Unsecured Claims	5			12/15
reditors with eeded, copy op of any add Part 1: 1. Do any cr	partially secured of the Part you need, litional pages, write List All of Your PRI	laims that are listed	ims	ave Claims Secured by Prop	perty. If more space is	5	
Yes.							
unsecured (For an expansion of the secured of the s	d claims, fill out the xplanation of each ty Sanders	Continuation Page of ype of claim, see the i	claims in alphabetical order accord Part 1. If more than one creditor h Instructions for this form in the inst Last 4 digits of account numbe When was the debt incurred?	olds a particular claim, list th ruction booklet.)	-	· ·	Nonpriority amount \$_0.00
Number	Street						
Chicaç City		IL 60656 State Zip Code	As of the date you file, the clain Contingent Unliquidated Disputed	n is: Check all that apply.			
	es the debt? Check or or 1 only	ne.	<u> Прирагод</u>				
Debto Debto At leas	or 2 only or 1 and Debtor 2 only st one of the debtors a		Type of PRIORITY unsecured c Domestic support obligations Taxes and certain other debts y				
ш	k if this claim relates nunity debt	s to a	Claims for death or personal in	iury while you were			
	aim subject to offest	?	intoxicated				
No No			Other. Specify Child Support	ort			
Yes	List All of Your NO	NPRIORITY Unsecured	l Claims				
	raditara haya nannı	iority unsecured clai	ma against you?				
-	•	-	bmit this form to the court with you	ur other schedules.			
	your nonpriority u	nsecured claims in th	ne alphabetical order of the credi	tor who holds each claim. I	f a creditor has more the	han one	
nonpriority included in	y unsecured claim, l	ist the creditor separa in one creditor holds a	ntely for each claim. For each clain a particular claim, list the other cre	n listed, identify what type of	claim it is. Do not list o	claims already	Total eleim

Record # 703626

Case 16-06882 Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Document Page 20 of 63

Debtor 1	Luis Alberto	Document Page 20 of 63	
	First Name Middle Name	Last Name	
4.1	Asset Acceptance LLC	Last 4 digits of account number	\$ <u>2,721.38</u>
	Creditor's Name PO Box 2036	When was the debt incurred?	
	Number Street	When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Warren MI 48090	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Candit Cand as Candit Llan	
	Yes	Other. Specify Credit Card or Credit Use	
4.2	Capital Management Services	Last 4 digits of account number	\$ 11,013.00
7.2	Creditor's Name		
	698 1/2 South Ogden St	When was the debt incurred? 2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Buffalo NY 14206	Unliquidated	
l w	City State Zip Code //no owes the debt? Check one.	Disputed	
Ī	Debtor 1 only		
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Debt Owed	
\vdash	Yes Carital ONE DANK LICA N	AIIII I	÷ 757.00
4.3	Capital ONE BANK USA N	Last 4 digits of account numberNULL	\$ _757.00
	Creditor's Name 15000 Capital One Dr	When was the debt incurred? 2013-2016	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Outer, opening	

Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Case 16-06882 Page 21 of 63 **Document** Luis Alberto Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Cavalry Portfolio SPV I \$ 3,465.00 Last 4 digits of account number _

PO Box 1030	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Hawthorne NY 10532	Unliquidated	
City State Zip Code	Disputed	
Vho owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans Chilinations origina out of a constration agreement or diverse.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Guidi. Spooliy	
Choice Recovery	Last 4 digits of account number 5976	\$ <u>48.00</u>
Creditor's Name	When was the debt incurred? 2009-2010	
1550 Old Henderson Rd St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
0.1.1.40000	Contingent	
Columbus OH 43220	Unliquidated	
City State Zip Code //ho owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	-	
No	Other. Specify Medical Debt	
Yes		. 100.00
Choice Recovery	Last 4 digits of account number <u>5984</u>	<u>\$ 186.00</u>
Creditor's Name 1550 Old Henderson Rd St	When was the debt incurred? 2009-2010	
Number Street		
Namber Street		
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43220	Contingent	
City State Zip Code	Unliquidated	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
■ No ¬	Other. Specify Medical Debt	
Yes		

Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Case 16-06882 Page 22 of 63 Case Number (if known) **Document** Luis Alberto Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 897.00 Last 4 digits of account number

4.7		Last 4 digits of account number	¥
	Creditor's Name	0040 0040	
	1327 Hwy 2 W	When was the debt incurred? 2012-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kalispell MT 59901	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Collecting for Creditor	
	=	Other. Specify Collecting for Creditor	
	Yes Continental Credit		+ 1 067 22
4.8	Continental Credit	Last 4 digits of account number	\$ <u>1,867.32</u>
	Creditor's Name		
	300 Saunders #100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Riverwoods IL 60015	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(S)	
	_	Other. Specify Credit Extended to Debtor(5)	
	LIYes Devon Financial Services		* 2 649 6D
4.9		Last 4 digits of account number	\$ 3,648.69
	Creditor's Name		
	6414 N. Western Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ohio	Contingent	
	Chicago IL 60645	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes	onio. oposity	

		Case 10-00002	DOC T	FIIEU 02/29/10	EIIIEIEU 02/29/10 10.34.14	Desc Main
Debtor 1	Luis	Alberto		Document	Page 23 of 63	

Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10 Elena M Duarte Esquire	Last 4 digits of account number	\$ <u>4,628.00</u>
Creditor's Name	2012	
5901 N. Cicero Ave	When was the debt incurred? $\frac{2012}{}$	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60646	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No Yes	Other. Specify Credit Extended to Debtor(S)	
4.11 First National Collection Bureau	Last 4 digits of account number	\$ _1,585.00
Creditor's Name	When was the debt incurred? 2013	
610 Waltham Way	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sparks NV 89434	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Books to position of profit offamily plants, and office offinial doors	
No	Other. Specify Collecting for Creditor	
Yes		
4.12 First National Collection Bureau	Last 4 digits of account number	\$ <u>4,497.00</u>
Creditor's Name	2044	
610 Waltham Way	When was the debt incurred? 2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sparks NV 89434	Unliquidated	
City State Zip Code Who owes the debt? Check one.	☐ Disputed	
Debtor 1 only	- (11011707177)	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Collecting for Creditor	
Yes	Other. Specify	

Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Case 16-06882 Page 24 of 63 Case Number (if known) **Document** Luis Alberto Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.13 First National Collection Bureau \$<u>10,966.00</u> Last 4 digits of account number ____ ___

Γ	Creditor's Name	When was the debt incurred? 2012	
П	610 Waltham Way	When was the debt incurred?	
П	Number Street		
П		As of the date you file, the claim is: Check all that apply.	
П		Contingent	
П	Sparks NV 89434	Unliquidated	
П	City State Zip Code Who owes the debt? Check one.	Disputed	
П			
П	Debtor 1 only		
П	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
П	Debtor 1 and Debtor 2 only	☐ Student loans	
П	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
П	Check if this claim relates to a	that you did not report as priority claims	
П	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
П	No	Callastina for Conditor	
П	Yes	Other. Specify Collecting for Creditor	
	1.14 FORD CRED	Last 4 digits of account number 3477	\$ 21,621.00
۲	Creditor's Name	Last 4 digits of account number	*
П	Po Box Box 542000	When was the debt incurred? 2013-08-02	
П	Number Street		
П		As of the date you file the claim is. Check all that analy	
П		As of the date you file, the claim is: Check all that apply.	
П	Omaha NE 68154	☐ Contingent	
П	City State Zip Code	Unliquidated	
П	Who owes the debt? Check one.	Disputed	
П	Debtor 1 only		
П	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
П	Debtor 1 and Debtor 2 only	Student loans	
П	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
П	Check if this claim relates to a	that you did not report as priority claims	
П	community debt	Debts to pension or profit-sharing plans, and other similar debts	
П	Is the claim subject to offest?		
П	No	Other. Specify	
L	Yes		
4	1.15 Jeffrey M Leving LTD	Last 4 digits of account number	\$ <u>8,795.00</u>
П	Creditor's Name	Miles was the debt incomed?	
П	19 South LaSalle Suite 1500	When was the debt incurred?	
П	Number Street		
П		As of the date you file, the claim is: Check all that apply.	
П	Objects	Contingent	
П	Chicago IL 60603	Unliquidated	
П	City State Zip Code Who owes the debt? Check one.	Disputed	
П	Debtor 1 only	_	
П	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Decret to periodici or profit-originity plans, and other similar decre	
	No	Other Specify	
	Yes	Other. Specify	
	_ ::		

Record # 703626

		Case 16-06882	Doc 1	Filed 02/29/16	Entered 02/29/16 16:34:14	Desc Main
Debtor 1	Luis	Alberto		Document	Page 25 of 63	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.16	JRSI	Last 4 digits of account number	\$ 5,539.28
1111	Creditor's Name		
	25 E. Washington St. # 1233	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60602		
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
<u>[</u>	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>Is</u>	s the claim subject to offest?		
	No	Other. Specify Credit/Debt Owed	
	Yes		
4.17	Katz Law Office	Last 4 digits of account number	\$ <u>4,747.00</u>
	Creditor's Name	2012	
	2408 West Cermak Road	When was the debt incurred? 2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60608	Unliquidated	
١	City State Zip Code	Disputed	
"	Vho owes the debt? Check one.	Бюрисс	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Attorney's Fees & Notice	
\vdash	Yes Law Offices of Christopher D Edmonds Ltd		♠ F 107.00
4.18		Last 4 digits of account number	\$ <u>5,107.00</u>
	Creditor's Name 10560 W. Cermak	When was the debt incurred? 2013	
		When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Westsharter II 00454	Contingent	
	Westchester IL 60154	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
ΙË	Debtor 1 only		
	Debtor 2 only	Tune of NONDDIODITY uncogured claim:	
	=	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
	100		

Debtor 1	Case 16-06882	Doc 1 Filed 02/29/16 Document	Entered 02/29/16 16:34:14 Page 26 of 63 Page 26 of 63	Desc Main
	First Name Middle Name	Last Name		
Pari	Your NONPRIORITY Unsecured Claim	ms - Continuation Page		
After lis	sting any entries on this page, number the	em beginning with 4.4, followed by 4	5, and so forth.	Total Clair
4.19	Law Offices of Elena M. Duarte Creditor's Name	Last 4 digits of account numb		\$ <u>4,628.00</u>
	5901 N. Cicero Avenue Number Street	When was the debt incurred?	2012	
, ,	Chicago IL 60646 City State Zip Code Who owes the debt? Check one.	As of the date you file, the clai Contingent Unliquidated Disputed	im is: Check all that apply.	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest? No	that you did not report as prio	paration agreement or divorce	
4.20	Yes MCM Credit Mangement Creditor's Name PO Box 939019 Number Street	Last 4 digits of account numb When was the debt incurred?		\$ 15,454.(
		As of the date you file, the cla	im is: Check all that apply.	

00 San Diego CA 92193-9019 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Merchants Association Collection Division \$ 235.00 4.21 Last 4 digits of account number Creditor's Name 2014 134 S. Tampa St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Tampa 33602 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

Record # 703626

	First Name	Middle Name		Last Name		
Debtor 1	Luis	Alberto		Document	Page 27 of 63	
		Case 16-06882	DOC 1	Filed 02/29/16	Entered 02/29/16 16:34	1:14 Desc Main

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22	Northland Group Inc.	Last 4 digits of account number	\$ 2,246.00
1.22	Creditor's Name		
	PO Box 390905	When was the debt incurred? 2013	
	Number Street		
		As of the date you file the claim in. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Edina MN 55439	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt		
	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Cradit Cord or Cradit Llag	
	Yes	Other. Specify Credit Card or Credit Use	
4.00	Northwestern Medicine	Last 4 digits of account number	\$ 138.00
4.23	Creditor's Name	Last 4 digits of account number	φσσ.σσ
	28155 Network Place	When was the debt incurred? 2013	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60673	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
İř	=		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify	
\perp	Yes		
4.24	Springleaf Financial S	Last 4 digits of account number 7660	\$ <u>4,537.00</u>
	Creditor's Name	2005 2042	
	601 Nw 2Nd St	When was the debt incurred? 2005-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evansville IN 47708		
	City State Zip Code	Unliquidated	
_ v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other Specify	
	Vec	Other. Specify	

Debtor	1 Luis	Case 16-06882	Doc 1	Filed 02/29/16 Document	Entered 02/29/16 16:34:14 Page 28 of 63 Case Number (if known)	Desc Main	
	First Name	Middle Name	e	Last Name			
Par	t 2⊧ Your	NONPRIORITY Unsecured Cl	aims - Continu	ation Page			
After li	sting any e	ntries on this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.	Total CI	air
4.25	Springleaf	Financial S	Las	st 4 digits of account numbe	or3045	\$ _5,043.	.00
	Creditor's Nan 601 Nw 2N		Wh	nen was the debt incurred?	2005-2013		
	Evansville City Vho owes th	IN 47704 State Zip Co e debt? Check one.	8	of the date you file, the claim Contingent Unliquidated Disputed	ты. опсек ин ини арру.		
	Debtor 2 of Debtor 1 at At least on Check if t communication	nd Debtor 2 only e of the debtors and another his claim relates to a		pe of NONPRIORITY unsecu Student loans Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shar	paration agreement or divorce		
	No Yes			Other. Specify			
4.26	Springleaf Creditor's Nan 20 N Clark		_	st 4 digits of account numbers	er4143	\$ <u>_7,347.</u>	.97
	Number	Street	_				

4.25		Last 4 digits of account number	
	Creditor's Name	0005 0040	
	601 Nw 2Nd St	When was the debt incurred? 2005-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		☐ Contingent	
	Evansville IN 47708	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.26	Springleaf Financial Services	Last 4 digits of account number 4143	\$ 7,347.97
	Creditor's Name		
	20 N Clark #2600	When was the debt incurred?	
	Number Street		
		As of the determinant to the state to Object with the state of	
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60603	Contingent	
	Chicago IL 60602	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
		_	
	No	Other. Specify Credit Extended to Debtor(S)	
	Yes	AHHI	. 0.00
4.27	Syncb/ASHLEY HOMESTORE	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	2012 2014	
	950 Forrer Blvd	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kettering OH 45420		
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
		T (NONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Street, Speeding	

Debtor 1	Case 16-06	6882 Do	oc 1 Filed 02/29/16 Document	Entered 02/29/16 16:34:14 Page 29 of 63 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Part	2 Your NONPRIORITY Unse	ecured Claims -	· Continuation Page		
After lis	ting any entries on this page,	number them	beginning with 4.4, followed by 4	.5, and so forth.	Total Clai
4.28	Synchrony BANK		Last 4 digits of account numb	ner 1433	\$ 3,466.0
7.20	Creditor's Name		Last 4 digits of account numb		
	Po Box 27288		When was the debt incurred?	2014-2014	
	Number Street				
			As of the date you file, the cla	im is: Check all that apply.	
			Contingent	,	
	Tempe AZ	Z 85285	Unliquidated		
	City St ho owes the debt? Check one.	ate Zip Code	Disputed		
"	Debtor 1 only		_		
▎▕▔	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:	
F	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and ar	other	Obligations arising out of a se	eparation agreement or divorce	
1 7	Check if this claim relates to a		that you did not report as prio	ority claims	
-	community debt	•	Debts to pension or profit-sha	aring plans, and other similar debts	
_	the claim subject to offest?		_		
	No		—		

4.28 Synchrony BANK	Last 4 digits of account number 1433	\$ <u>3,466.00</u>
Creditor's Name		
Po Box 27288	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tempe AZ 85285	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Collecting for Creditor	
Yes	Outor. Opeouty	
TD DANK LICA/Torgetered	Last 4 digits of account number NULL	\$ 200.00
4.23	Last 4 digits of account number NULL	Ψ
Creditor's Name	When was the debt incurred? 2007-2016	
Po Box 673	Wildii was alle debt iliculled?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Minneapolis MN 55440	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T. CHONDON'S ALL	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other, Specify Credit Card or Credit Use	
Yes	Other. Specify Credit Card or Credit Use	
Mollo Forgo Book N.A.	Last 4 digits of account number	\$ 2,505.00
4.00	Last 4 digits of account number	⊕ <u>∠,∪∪.∪</u>
Creditor's Name	When was the debt incurred? 2014	
3476 Stateview Blvd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Mill SC 29715		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Turns of NONDRIGHTY unacquired elemin	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Ves	Other. Openity	

Case 16-06882

List Others to Be Notified for a Debt That You Already Listed

Document

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 Use this page only if you have others to be notified example, if a collection agency is trying to collect 2, then list the collection agency here. Similarly, if additional creditors here. If you do not have additional creditors 	from you for a debt you have more than o	ou owe to someone else, list the origin one creditor for any of the debts that ye	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the
Clerk, First Mun Div		On which entry in Part 1 or Part 2	list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago City	IL 60602	Last 4 digits of account number	
Sanjay Jutla	Sale Lip cour	On which entry in Part 1 or Part 2	list the original creditor?
Name 310 S. Michigan, #1420 Number Street		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	 IL 60604	Last 4 digits of account number	
	State Zip Code		
LVNV Funding LLC		On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 10584		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Greenville City	SC 29603 State Zip Code	Last 4 digits of account number	
Clerk, First Mun Div		On which entry in Part 1 or Part 2	list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago City	IL 60602	Last 4 digits of account number	
Shindler & Joyce	Sale Lip code	On which entry in Part 1 or Part 2	list the original creditor?
Name		Line ³ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
1990 E. Algonquin Rd Suite 180 Number Street		on (oneon one).	Part 2: Creditors with Nonpriority Unsecured Claims
Schaumburg City	IL 60173 State Zip Code	Last 4 digits of account number	
Clerk, First Mun Div		On which entry in Part 1 or Part 2	list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60602	Last 4 digits of account number	<u> </u>
City	State Zip Code		

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Debtor	1 Luis	Alberto	Corea	rage of case	Number (if known)		
CI	First Name Middle Name lerk, First Mun Div		Last Name	On which entry in Part 1 or Part 2 list the original creditor?			
Nar 50	me) W. Washington St., Rm. 1001		-	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Nu	imber Street		_		Part 2: Creditors with Nonpriority Unsecured Claims		
_			-				
Cit	hicago	IL State Zip C	_	Last 4 digits of account number _			
	obert C Samko	State Zip C	Joue	On which cuting in Bout 4 on Bout 9 !	Constituent and the Co		
Na:	me		_	On which entry in Part 1 or Part 2 li	_		
_	3 N LaSalle #2000		-	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		
			_				
CI	hicago	IL	60602	Last 4 digits of account number _			
Cit		State Zip (Code				
_	lerk, First Mun Div		_	On which entry in Part 1 or Part 2 l	ist the original creditor?		
50 —	me) W. Washington St., Rm. 1001		_	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Nu	mber Street				Part 2: Creditors with Nonpriority Unsecured Claims		
_			-				
Cit	hicago 	IL State Zip C	_	Last 4 digits of account number _			
Tr	ransworld Systems Inc.			On which entry in Part 1 or Part 2 li	ist the original creditor?		
Nai	me 07 Prudential Rd		-	Line ⁷ of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
_	imber Street		-	on (onesit one).	Part 2: Creditors with Nonpriority Unsecured Claims		
_			_				
Н	orsham	PA	19044	Last 4 digits of account number _			
Cit		State Zip C	Code				
_	lerk, First Mun Div		_	On which entry in Part 1 or Part 2 li	ist the original creditor?		
50 —) W. Washington St., Rm. 1001		_	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Nu	mber Street				Part 2: Creditors with Nonpriority Unsecured Claims		
	hinana		- 60602				
Cit	hicago _y	IL State Zip C	60602 - Code	Last 4 digits of account number _			
CI	lerk, First Mun Div			On which entry in Part 1 or Part 2 li	ist the original creditor?		
Nai 50	me) W. Washington St., Rm. 1001		_	Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
_	mber Street		=		Part 2: Creditors with Nonpriority Unsecured Claims		
			_				
CI	hicago	IL	60602	Last 4 digits of account number _	4143		
Cit		State Zip C	Code				
_	orthland Group Inc.		-	On which entry in Part 1 or Part 2 li	ist the original creditor?		
P(D Box 390905		_	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Nu	imber Street				Part 2: Creditors with Nonpriority Unsecured Claims		
	dina	MNI	- 55439	Last 4 digits of assault	NULL		
Cit		State Zin C	_	Last 4 digits of account number _	NOLL		

Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Case 16-06882 Page 32 of 63 Case Number (if known) **Document** Luis Alberto Debtor 1 First Name Middle Name Last Name LVNV Funding LLC On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 10584 Line 11 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Greenville SC 29603 Last 4 digits of account number _ City State Zip Code Allied Interstate On which entry in Part 1 or Part 2 list the original creditor? Name Line ___11__ of (Check one): Part 1: Creditors with Priority Unsecured Claims 12755 State Hwy 55 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Suite 300

Last 4 digits of account number ____ _

MN 55441

State Zip Code

Plymouth

City

Debtor 1 <u>Luis</u>

Alberto

Add the Amounts for Each Type of Unsecured Claim

Document

Page 33 of 63

	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.
1	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 16		ilad 02/20/16	Entor	ed 02/29/16 1	6:34:14	Desc Main	
Fi	ll in this in	formation to iden	tify your case:			4 of 63			
D	ebtor 1	Luis	Alberto	Corea	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G							
Scł	nedule	G: Execut	ory Contracts and	Unexpired Lea	ises				12/15
nfor	nation. If n	nore space is nee	possible. If two married people eded, copy the additional page,	fill it out, number the e	th are equa entries, and	ly responsible for suppattach it to this page. C	olying correct On the top of a	ıny	
		· =	ne and case number (if known). contracts or unexpired leases?						
	_	-	submit this form to the court with		'ou have no	thing else to report on th	nis form.		
	_		mation below even if the contrac						
			or company with whom you ha cell phone). See the instruction						
	nexpired le		cen priorie). See the instruction		iruction boo	kiet for more examples t	of executory co	onitacis and	
	Person or	company with w	hom you have the contract or l	ease		State what the co	ontract or lease	e is for	
2.1									
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street			_				
		5455							
	City		State Zip	Code					
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
	•								
2.4	<u> </u>				_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street			_				
	ianiibet	Sueer							

State Zip Code

City

Fill in this inf	formation to iden	ntify your case:	
Debtor 1	Luis	Alberto	Corea
	First Name	Middle Name	Last Name
Debtor 2	-	· · · · · · · · · · · · · · · · · · ·	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	-		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name an	d case number (if known). Answe	er every question.					
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a codel	otor.)				
	No.							
	Yes							
	lithin the last 8 years, have you lived rizona, California, Idaho, Lousiiana, N	• • • •	• '	nity property states and territories include and Wisconsin.)				
	No. Go to line 3.							
	Yes. Did your spouse, former spor	use, or legal equivalent live with yo	u at the time?					
		e or territory did you live?	Fill in	the name and current address of that person.				
	Name of your spouse, former spouse or	legal equivalent						
	Number Street							
	City	State	Zip Code					
3	chedule E/F, or Schedule G to fill ou	t Column 2.		Column 2: The creditor to whom you owe the debt				
				Check all schedules that apply:				
3.1				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.2				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.3				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					

			Document	<u> Paue 36</u> 01 63
Fill in this in	nformation to identify	your case:		
Debtor 1	Luis	Alberto	Corea	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		e : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Numbe (If known)	r			Check if this is:
(II KIIOWII)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	<u>orm 106l</u>			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment								
Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse					
If you have more than one job, attach a separate page with information about additional employers. Employment status	X Employed Not employed]	Employed Not employed					
Include part-time, seasonal, or self-employed work. Occupation	Carpet Installer							
Occupation may Include student or homemaker, if it applies. Employers name	Seekamp Floor Com	pany						
Employers address								
	<u>, </u>		<u>, </u>					
How long employed	I there?							
Part 2: Give Details About Monthly Income								
spouse unless you are separated. If you or your non-filing spouse have more than one emplo	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
		For Debtor 1	For Debtor 2 or non-filing spouse					
List monthly gross wages, salary and commissions (be deductions). If not paid monthly, calculate what the monthly calculate which was a calculate which which was a calculate which which was a calculate which		\$5,197.96	\$0.00					
3. Estimate and list monthly overtime pay.	_	\$0.00	\$0.00					
4. Calculate gross income. Add line 2 + line 3.		\$5,197.96	\$0.00					

 Official Form 106I
 Record # 703626
 Schedule I: Your Income
 Page 1 of 2

Case 16-06882 Doc 1 Page 37 of 63

Document Luis Alberto Debtor 1 Case Number (if known)

Last Name

First Name

Middle Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$5,197.96		\$0.00		
5. L i		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$1,299.48		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		Omestic support obligations	5f. 	\$329.98		\$0.00		
	-	Inion dues	5g. —	\$207.83		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,837.29		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,360.67		\$0.00		
8. Li s		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d	\$0.00		\$0.00		
	8e.	Social Security	8e. —	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:	_			•••		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,360.67 +		\$0.00	. [\$3,360.67
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		, , , , , , , ,		¥ 3 3 3 5	_	40,000.01
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			_ 	¢2 200 0=
10		e that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if i	applies		12.	\$3,360.67
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	17					

Fill in this in	nformation to identify yo	our case:					
Debtor 1	Luis	Alberto	Corea	Check if this is:			
	First Name	Middle Name	Last Name	=	An amended filing		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	- ''	ent showing post of the following d	-petition chapter 13 ate:	
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT C	OF ILLINOIS				
Case Numbe (If known)	r		_	MM / DD / \	YYYY		
Official E	orm 106J				_	2 because Debtor 2	
				— maintains a	separate house	hold.	
	le J: Your Ex					12/14	
-				h are equally responsible for supplying ages, write your name and case num	_		
Part 1:	Describe Your Household						
1. Is this a jo	int case?						
	Go to line 2.						
Yes.	Does Debtor 2 live in a s	separate household?					
		st file a separate Schedu	le J.				
_	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
Do not li Debtor 2	st Debtor 1 and 2.		this information for dent			X No	
Do not s	state the dependents'			Daughter	19	Yes	
names.				Son	12	X No	
				0011	12	Yes	
						X No	
						Yes	
						Yes	
						Yes	
3. Do your	expenses include	X No				1	
	es of people other than f and your dependents?	H°					
-	Estimate Your Ongoing M						
			less you are using this fo	rm as a supplement in a Chapter 13 c	case to report		
expenses as of the applicable		uptcy is filed. If this is a	supplemental Schedule	J, check the box at the top of the form	n and fill in		
Include expen	ses paid for with non-ca	-	nce if you know the value				
of such assist	tance and have included	I it on Schedule I: Your	Income (Official Form 100	61.)	Y	our expenses	
	-	expenses for your resid	ence. Include first mortga	ge payments and		4000.00	
_	t for the ground or lot. cluded in line 4:				4	\$900.00	
	eal estate taxes				4 a.	\$0.00	
	eai estate taxes operty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00	
	ome maintenance, repair				4c.	\$0.00	
	omeowner's association of				4d.	\$0.00	

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Document Alberto Luis Debtor 1 Case Number (if known) _

ebtor 1	Luis Albeito Corea	Case Number (if known)	
	First Name Middle Name Last Name		V
			Your expenses
5. A d	dditional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
	tilities:	0-	\$225.0
	a. Electricity, heat, natural gas	6a.	\$0.0
6b		6b.	
60		6c.	\$270.0
60		6d.	\$ 0.0
. Fo	ood and housekeeping supplies	7.	\$650.0
. Cł	hildcare and children's education costs	8.	\$50.0
. CI	lothing, laundry, and dry cleaning	9.	\$110.0
0. P e	ersonal care products and services	10.	\$40.0
1. M	edical and dental expenses	11.	\$25.0
	ransportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.	\$340.0
3. E r	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$35.0
4. C ł	haritable contributions and religious donations	14.	\$0.0
5. In :	surance.		
Do	o not include insurance deducted from your pay or included in lines 4 or 20.		
15	5a. Life insurance	15a.	\$0.0
15	5b. Health insurance	15b.	\$0.0
15	5c. Vehicle insurance	15c.	\$125.0
15	5d. Other insurance. Specify:	15d.	\$0.0
6. Ta	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Sp	pecify:	16.	\$0.0
7. In :	stallment or lease payments:		
17	7a. Car payments for Vehicle 1	17a.	\$530.0
17	7b. Car payments for Vehicle 2	17b.	\$0.0
17	7c. Other. Specify:	17c.	\$0.0
17	7d. Other. Specify:	17d.	\$0.0
8. Y c	our payments of alimony, maintenance, and support that you did not report as deducted		
fro	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$0.0
9. O 1	ther payments you make to support others who do not live with you.		
Sp	pecify:	19.	\$0.0
0. O 1	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
20	Da. Mortgages on other property	20a.	\$ 0.0
20	Db. Real estate taxes	20b.	\$ 0.0
20	Oc. Property, homeowner's, or renter's insurance	20c.	\$ 0.0
20	Dd. Maintenance, repair, and upkeep expenses	20d.	\$ 0.0
20	De. Homeowner's association or condominium dues	20e.	\$ 0.0

Official Form 106J Record # 703626 Schedule J: Your Expenses Page 2 of 3 Case 16-06882 Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Document Page 40 of 63

Luis Alberto Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$3,300.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,360.67 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,300.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$60.67 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 703626 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:				
Debtor 1	Luis	Alberto	Corea	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Number		r the : <u>NORTHERN</u> District of	ILLINOIS (State)	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	OT an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ead the summary and schedules filed with this declaration and that they are true and
/s/ Luis Alberto Corea Signature of Debtor 1	Signature of Debtor 2
Date 02/25/2016 MM / DD / YYYY	Date

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			OCUITICIT	Luuc T Z t		
Fill in this information to identify your case:						
Debtor 1	Luis	Alberto	Corea			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number (If known)	r		_			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.						
	Give Details About Your Marital Status and Where Yo	ou Lived Before					
01.	01. What is your current marital status?						
	Married						
	Not married						
	_						
02	During the last 3 years, have you lived anywhere other tha	ın where you live nov	1?				
	No.		the second				
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
		lived there		lived there			
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)						
	No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).					
	Explain the Sources of Your Income						

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Debtor 1 Luis Alberto Corea Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$3,636 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$58,100 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$60,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debte	or 1	Luis	Alberto	Corea	_	Case Number (if known)		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's or	Debtor 2's debts primarily	consumer debts?				
			,					
	П	No. Neither Debtor	1 nor Debtor 2 has primarily	/ consumer debts. Co	nsumer debts are def	ined in 11 U.S.C. § 101(8)	as	
	_		individual primarily for a pers			3 ()		
		During the 90 d	ays before you filed for bank	ruptcy, did you pay an	y creditor a total of \$6,	225* or more?		
		☐ No. Go to I	ine 7.					
		Yes. List be	elow each creditor to whom y	ou paid a total of \$6,2	25* or more in one or	more payments and the		
		total amour	nt you paid that creditor. Do r	ot include payments f	or domestic support ol	oligations, such as		
		child suppo	ort and alimony. Also, do not i	nclude payments to a	n attorney for this ban	kruptcy case.		
		* Subject to adjustm	ent on 4/01/16 and every 3 y	ears after that for case	es filed on or after the	date of adjustment.		
	_	v						
			ebtor 2 or both have primar	=		2002		
		Duning the 90	days before you filed for ban	kruptcy, did you pay a	ny creditor a total or \$	out of more?		
		No. Go to I	ine 7.					
		Yes. List be	elow each creditor to whom y	ou paid a total of \$600	or more and the total	amount you paid that		
		creditor. Do	o not include payments for do	mestic support obligat	ions, such as child su	pport and		
		alimony. Al	so, do not include payments	to an attorney for this	bankruptcy case.			
				Dates of	Total amount paid	I Amount you stil	I owe	Was this payment for
				payments				
07	With	hin 1 year before you	i filed for bankruptcy, did you	make a payment on a	debt you owed anyor	e who was an insider?		
	Insi	ders include your rela	atives; any general partners;	relatives of any genera	al partners; partnershi	ps of which you are a gene		
		•	u are an officer, director, pers a business you operate as a			•	, ,	
	-	h as child support an	• •	sole proprietor. 11 O.C	o.o. § 101. include pa	yments for domestic suppl	ort obligation	лю,
		No.						
		Yes. List all paymen	te to an incider					
	ш	res. List all paymen	is to an insider.	Dates of	Total amount	Amount you still	Rosso	n for this payment
				payment	paid	owe	reaso	n for this payment
08			ı filed for bankruptcy, did you	make any payments of	or transfer any property	y on account of a debt that	t benefited	ı
		nsider? ude payments on del	bts guaranteed or cosigned b	v an insider				
	_	. ,	oto gaarantooa or ooolgiioa s	,				
		No.						
	Ш	Yes. List all paymen	ts to an insider.					
				Dates of payment	Total amount paid	Amount you still owe		n for this payment e creditor's name
				F-7	1			
F	art 4	Identify Legal a	ctions, Repossessions, and Fo	oreclosures				

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Debtor 1		Luis	Alberto	Corea	Case Number (if k	nown)	
		First Name	Middle Name	Last Name	,	,	
Li	ist a		ersonal injury cases, s		action, or administrative proceeding, collection suits, paternity actions,		
] N	No.					
	١	es. Fill in the details.					
				Nature of the case	Court or agency		Status of the case
		Cavalry Spv I Llc VS Luis C	orea	Collection	Cook County Circuit Court		Pending
		CASE NUMBER#15M11084	473				On appeal
							Concluded
							_
		Elena M Duarte Esquire VS	Luis Corea	Collection	Cook County Circuit Court		Pending
		CASE NUMBER#15M11301					On appeal
		ONOE HOMBERM TOWN TO	110				Concluded
							Concluded
					-		
10 W	/ith	in 1 year before you filed for	bankruptcy was any	of your property repossesses	d, foreclosed, garnished, attached,	seized or levied?	
		ck all that apply and fill in the		,	-, ·-·, g-····-,·,·,		
Г	٦٨	No. Go to line 11					
	_	Yes. Fill in the information be	low.				
	_						
				Describe the property		Date	Value of the property
		Ford Motor Credit		10 Ford Edge		01/23/2016	\$
				Explain what happened			
				Property was repossess	sed.		
				Property was foreclosed	d.		
				Property was garnished			
				Property was attached,	seized, or levied.		
		•			nk or financial institution, set off a	ny amounts from	your accounts
0	_	efuse to make a payment be	cause you owed a d	ept?			
	١	No. Go to line 11					
-	_	Yes. Fill in the information be					
		in 1 year before you filed fo t-appointed receiver, a cust			ossession of an assignee for the b	enefit of creditors	, а
_	N	• •	outail, or allottier of	ilciai :			
		es.					
		_					
Pari	i 5:	List Certain Gifts and Co	ntributions				
13 W	/ith	in 2 years before you filed f	for bankruptcy, did y	ou give any gifts with a tota	al value of more than \$600 per per	son?	
	١	No.					
Ī	٦	Yes. Fill in the details for eacl	h gift.				
_				ou give any gifts or contrib	utions with a total value of more t	han \$600 to any ch	narity?
	N			- -		j	
-		vo. Yes. Fill in the details for eacl	h aift				
L	┙,	103. Till ill tile detalls for edd	ii giit.				
Box		List Certain Losses					
Par	1 .∵H	Elot Oditalii E05565					

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ebto	r 1	Luis	Alberto	Corea	Case Number (if k	nown)	
		First Name	Middle Name	Last Name			
		nin 1 year before yo nbling?	u filed for bankruptcy or sin	ce you filed for bankruptcy, did	d you lose anything because of	theft, fire, other dis	saster, or
		No.					
		Yes. Fill in the detail	s for each gift.				
Pa	art 7:	List Certain Pay	ments or Transfers				
					our behalf pay or transfer any pr	operty to anyone y	ou consulted
			tcy or preparing a bankrupto bankruptcy petition prepare		es for services required in your	bankruptcy.	
		No.					
	`	Yes. Fill in the detail	S				
	F	Party Contact Info		Description and value of any	y property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Stree	et #3400				\$2,795.00: \$665.00 paid prior to filing,
		Chicago,IL 60603	 				balance to be paid
							after case filing.
	F	Party Contact Info		Description and value of any	y property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit C	ounseling	Credit Counseling Services		2016	\$25.00
		115 N. Cross St.	· · · · · · · · · · · · · · · · · · ·				
			1				
			·				
						1	
	pror	mised to help you d		make payments to your credit	our behalf pay or transfer any pr ors?	operty to anyone w	vho
		No.					
	_	Yes. Fill in the detail:	S.				
	ш						
					ansfer any property to anyone, o	other than property	
			ary course of your business ansfers and transfers made		ng of a security interest or mor	tgage on your prop	erty).
	Do r	not include gifts and	d transfers that you have alr	eady listed on this statement.			
		No.					
		Yes. Fill in the detail	s for each gift.				
19		-	you filed for bankruptcy, dic often called asset-protection		self-settled trust or similar dev	rice of which you a	re a
		No.					
		Yes. Fill in the detail	s for each gift.				
		l jet Cartain Fin	ancial Accounts Instruments	Safa Danosit Royas and Staron	a Units		
Ŀč	ırt 8:	List Certain Fina	anciai Accounts, instruments,	Safe Deposit Boxes, and Storage	e viilta		

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ebto	r 1	Luis	Alberto	Corea	Case	Number (if known)	
		First Name	Middle Name	Last Name		,	
20	 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No.						
	=						
	ЦΥ	es. Fill in the details.		_	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	cash	, or other valuables?	ve within 1 y	rear before you filed for bankruptcy,	any safe deposit box o	or other depository for	securities,
	_	No.					
	Пγ	es. Fill in the details.		Who also had seems to \$2	Describe the control		Do you still
				Who else had access to it?	Describe the conte	ints	Do you still have it?
22	_	e you stored property in a st	orage unit o	or place other than your home within	1 year before you filed	l for bankruptcy?	
	Y	es. Fill in the details.		Who else has or had access to it?	Describe the conte	nts	Do you still have it?
P	art 9:	Identify Property You Hol	d or Control	for Someone Else			
23	-	ou hold or control any prop omeone.	erty that so	meone else owns? Include any prope	erty you borrowed fron	n, are storing for, or ho	old in trust
	N	No.					
	□ Y	es. Fill in the details.					
				Where is the property?	Describe the prope	erty	Value
	4.0	Give Details About Enviro	nmontal Infa	armatian .			
	irt 10:						
For	the p	ourpose of Part 10, the follow	ving definiti	ons apply:			
ı	hazar	dous or toxic substances, v	vastes, or m	or local statute or regulation concer aterial into the air, land, soil, surface the cleanup of these substances, wa	water, groundwater, o		
		neans any location, facility, used to own, operate, or util		as defined under any environmental ing disposal sites.	law, whether you now	own, operate, or utiliz	e
		rdous material means anyth tance, hazardous material, p	_	onmental law defines as a hazardous ntaminant, or similar term.	s waste, hazardous su	bstance, toxic	
Rep	ort al	II notices, releases, and pro	ceedings th	at you know about, regardless of who	en they occurred.		
24	_		ied you that	you may be liable or potentially liab	le under or in violation	of an environmental l	aw?
	=	10.					
	Цĭ	es. Fill in the details.		Governmental unit	Environmental law	if you know it	Date of notice
				Covernmental unit	Ziiviioiiiioiitai law	, ii you kilow k	Dute of notice
25	Have	you notified any governme	ental unit of	any release of hazardous material?			
	N	No.					
	☐ Y	es. Fill in the details.					
				Governmental unit	Environmental law	, if you know it	Date of notice
26	Have	you been a party in any jud	dicial or adn	ninistrative proceeding under any en	vironmental law? Inclu	ide settlements and or	ders.
	N	No.					
	ПΥ	es. Fill in the details.					
				Court or agency	Nature of the case		Status of the case

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P	art 11:	Give Details About Your Business or Con	nections to Any Business			
27	Within	years before you filed for bankruptcy	did you own a business or have any of the following connections to any business?			
		A sole proprietor or self-employed in a	trade, profession, or other activity, either full-time or part-time			
		A member of a limited liability company	(LLC) or limited liability partnership (LLP)			
		A partner in a partnership				
		An officer, director, or managing execu	tive of a corporation			
		An owner of at least 5% of the voting or	equity securities of a corporation			
	No.	None of the above applies. Go to Part 1	2.			
	Yes	. Check all that apply above and fill in the	details below for each business.			
28	No.	ons, creditors, or other parties.	did you give a financial statement to anyone about your business? Include all financial			
	☐ res	. Fill in the details.	te issued			
D.	rt 12:	Sign Below	io i			
	16.12.	Sign Below				
;	answers n conne	are true and correct. I understand that	nancial Affairs and any attachments, and I declare under penalty of perjury that the making a false statement, concealing property, or obtaining money or property by fraud in fines up to \$250,000, or imprisonment for up to 20 years, or both.			
	X Isl	Luis Alberto Corea	×			
	Sign	nature of Debtor 1	Signature of Debtor 2			
	Dat	02/25/2016 MM / DD / YYYY	Date MM / DD / YYYY			
		MM / DD / YYYY	MM / DD / YYYY			
	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No □ Yes					
	Did you p	pay or agree to pay someone who is no	t an attorney to help you fill out bankruptcy forms?			
	No					
	Yes.	Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

Eilad 02/20/16 Entered 02/29/16 16:34:14 Desc Main Fill in this information to identify your case: Alberto Corea Luis Debtor 1 Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse, if filing) First Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 If you are an individual filing under chapter 7, you must fill out this form if:

12/15

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property No Creditor's name: **Chrysler Capital** Retain the property and redeem it ☐ Yes Retain the property and enter into a 2012 Jeep Compass with over 26,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

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Doc 1

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Desc Main

□No

Yes

☐ No

☐ Yes

Luis First Name

List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official For	rm 106G),
fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has	not yet
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased	Yes
property:	
Lessor's name:	□ No
	□ Yes
Description of leased	☐ 1C3
property:	
Lessor's name:	□No
	Yes
Description of leased property:	
Lessor's name:	□No
	Yes
Description of leased property:	
Lessor's name:	□No
Description of leased	□Yes
property:	

Part 3:

Lessor's name:

Lessor's name:

property:

property:

Description of leased

Description of leased

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x	/s/ Luis Alberto Corea
-	Signature of Debtor 1

Signature of Debtor 2

Date Dated: 02/25/2016 MM / DD / YYYY

Date MM / DD / YYYY Case 16-06882 Doc 1 Filed 02/29/16 Entered 02/29/16 16:34:14 Desc Main Page 51 of 63 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	re		
Lui	s Alberto Corea / Debtor	Case No:	
		Chapter:	Chapter 7
	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEI	RTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(inpensation paid to me within one year before the filing of dered or to be rendered on behalf of the debtor(s) in content	the petition in bankruptcy, or agreed to be pai	d to me, for services
	For legal services, I have agreed to accept	\$2,795.00	
	Prior to the filing of this statement I have received	<u>\$665.00</u>	
	Balance Due	\$2,130.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4.	I have not agreed to share the above-disclosed com	pensation with any other person unless they are	re members and associates
of r	n <mark>y law</mark> firm.		
	I have agreed to share the above-disclosed compens	sation with a other person or persons who are	not members or associates
5.	In return for the above-disclosed fee, I have agreed to rea	nder legal service for all aspects of the bankru	ptcy
	case, including:		
ban	 a. Analysis of the debtor's financial situation, and renkruptcy; 	dering advice to the debtor in determining wh	ether to file a petition in
	b. Preparation and filing of any petition, schedules, sta	atements of affairs and plan which may be req	uired;
	c. Representation of the debtor at the meeting of credi	tors and confirmation hearing, and any adjour	rned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee	e does not include the following service:	
	Fee does NOT include missed meeting or court of	-	y complaints or conversions to another
cha	pter, judicial lien avoidances, dischargeability actions, oth	er contested matters except the first meeting of	of creditors.
		CERTIFICATION	
	I certify that the foregoing is a complete payment to	statement of any agreement or arrangement f	or
	me for representation of the debtor(s) in this	bankruptcy proceedings.	
	Date: 02/29/2016	/s/ Jon Kurt Clasing	
	Date	Signature of Attorney	
		Geraci Law L.L.C. Name of law firm	

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Date: 2/19/2016



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2,795 . This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 09/19/2016		
y duch to lun	X	
Luis Corea(Debtor)	(Joint Debtor)	
X / ()	oil out C roy 150511	
Attorney for the Debtor(s), Representing Gerad	CI LAW E.L.C. 16V 150511	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Luis Alberto Corea / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/25/2016 /s/ Luis Alberto Corea

Luis Alberto Corea

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Luis Alberto Corea

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B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Luis Alberto Corea / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/25/2016	/S/ Luis Alberto Corea	
	Luis Alberto Corea	
Dated: 02/29/2016	/s/ Jon Kurt Clasing	
	Attorney: Jon Kurt Clasing	

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btor 1	Luis	Alberto	Corea	Case Number (if ka	nown)
OF 3	Find Name	Niddle Name	Last Name		
		•			•
t 6	Answer These Question	s for Reporting Purp	D363		
_	What kind of debts do ou have?	16a. Are your as "incum	debts primarily cored by an individual prin	nsumer debts? Consumer debts are definantly for a personal, family, or household p	ned in 11 U.S.C. § 101(8) urpose."
у	: :		So to line 16b. Go to line 17.		
•		16b. Are you money fo	r debts primarily bur r a business or investm	isiness debts? Business debts are debts ment or through the operation of the busines	that you incurred to obtain so rinvestment.
			Go to line 16c. Go to line 17.		
		16c. State the	type of debts you owe	that are not consumer debts or business de	ebts.
	Are you filing under Chapter 7?	☐No. I ar	n not filing under Chap	oter 7. Go to line 18.	
	Do you estimate that after	Yes. 1 ar	n filing under Chapter ninistrative expenses :	Do you estimate that after any exempt pare paid that funds will be available to distrib	roperty is excluded and oute to unsecured creditors?
	any exempt property is excluded and		No.	•	
	administrative expenses are paid that funds will be	. [Yes.		
	available for distribution to unsecured creditors?				
	How many creditors do	1-49	•	1,000-5,000	☐ 25,001-50,000 ☐ 50,001-100,000
	you estimate that you	☐ 50-99 ☐		5,001-10,000 10,001-25,000	☐ More than 100,000
	owe?	☐ 100-199 ☐ 200-999	-	LJ 10,00 1-20,000	
				Clear one and \$10 million	□\$500,000,001-\$1 billion
	How much do you	\$0-\$50,		\$1,000,001-\$10 million	□\$1,000,000,001-\$10 billion
	estimate your assets to	\$50,001		\$10,000,001-\$50 million	□\$10,000,000,001-\$50 billion
	be worth?	\$100,00	11-\$500,000	\$50,000,001-\$100 million	
		\$500,00	1-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion
	Harris de resi	☐ \$0-\$50,	000	\$1,000,001-\$10 million	☐\$500,000,001-\$1 billion
•	How much do you	\$50,001		1 \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	estimate your liabilities			\$50,000,001-\$100 million	S10,000,000,001-\$50 billion
	to be?)1-\$500,000	☐ \$100,000,001-\$500 million	More than \$50 billion
	·	□ \$500,00	01-\$1 million	□ \$100,000,001-\$000 Hilliam	
Pat	Sign Below				
or	you	I have exami	ned this petition, and i	declare under penalty of perjury that the inf	ormation provided is true and
	Sergia Magar Arma	if I have chos of title 11, Ur under Chapte	iited States Code. I un	er 7, I am aware that I may proceed, if eligib derstand the relief available under each cha	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed
	The second of th	If no attorney this documen	represents me and I'd nt, I have obtained and	did not pay or agree to pay someone who is read the notice required by 11 U.S.C. § 34.	not an attorney to help me fill out 2(b).
	i se periodici i orinni into i se inti I no esse primero i into co	-		he chapter of title 11, United States Code, s	
		. with a bankn	making a false statem uptcy case can result in § 152, 1341, 1519, and	ent, concealing property, or obtaining mone n fines up to \$250,000, or imprisonment for 13571.	ey or property by fraud in connection up to 20 years, or both.
	and the second second	10,0.3.0. %	1	1	•
		Signat	MMD R	. (UMM) * *	nature of Debtor 2
		-			• • • • • •
	. 1984	Execu	ted on	<u>> /20</u> 16 Exe	ecuted on

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Luis	Alberto	Corea	Case Number (if known)
First Name	Middle Name	Last Name		·
2: List Your Unax	pired Personal Property Le	ases		
	property lease that you i	sted in Schedule G: Executor	y Contracts and Unexpired Leases (Off	ficial Form 105G),
	Do not list real estate lea	ises. Unexpired leases are lea	1862 Mai ale 2011 ili chept' nic ionac be.	ING INC. INC. J.
			not assume it. 11 U.S.C. § 365(p)(2).	e objektivacja objektiva e objektivačno zabilo.
	d namenal amperty least			Will the lease be assumed?
			ANTA THE CONTROL HARACTER REPORT OF THE PARTY.	□ No
ssor's name:				Yes
scription of lease	d .			•
operty:				
				□ No
ssor's name:				☐ Yes
escription of lease	ed			
operty:				
				□ No
essor's name:				Yes
escription of lease	ed			
roperty:				
essor's name:		•	,	□No
50301 0 Hame.				□Yes
escription of leas	ed			
roperty:				
essor's name:				□No
		_		Yes
Description of lease property:	sed .		•	
hoperty.				□No
essor's name:	-7	•		
		•		
Description of lease property:	seu	•		
				□ No
Lessor's name:				
Description of lea	sed			. —
property:		•		
art 3: Sign Belov				
der penalty of periury	, i declare that I have indi	cated my intention about any	property of my estate that secures a de	ebt and any
sonal property that is	s subject to an unexpired	lease.		•
A	A Pulli)	4.4	· ·	
	VC , CUMP	Signature	of Debtor 2	
Signature of Debtor); Ormination			
Date Dated: Dated: MM / DD /	OID COLOR	Date MM	/ DD / YYYY	Page

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_			Corea	
	Luis	Alberto Middle Name	Last Name	
F	First Name	When true		I standar as in violation of an environmental law?
Has a	ıny governmental u	nit notified you that you	may be liable or potentially.	liable under or in violation of an environmental law?
No				
☐ Ye	es. Fill in the details	is the state of th	CARLEST CONTRACTOR CON	Environmental Law, Hyou know it
		.Gov	eromental unit	
	• • •			
Have	you notified any g	overnmental unit of any t	release of hazardous materi	air
	1-			•
_	No.	•		170
□ Y	es. Fill in the details		remmental unit	Environmental law it you know it Date of molice
		SEESS Similar on Indiana	trative proceeding under an	y environmental law? Include settlements and orders.
Have	e you been a party	in any judicial or adminis	Mante brossess 9	
N N	No.			• .
	Yes. Fill in the detail	9		
П,	168. I III III LIC GOMA	 :::Ca	urt or addingy	Nature of the case
		Phase	sections to Any Rusiness	·
art 11:		out Your Business or Conn		
LARGE	hin's vegre hefere t	ou filed for bankruptcy.	did you own a business or t	nave any of the following connections to any business?
ARIES	years belore)	as an only amminumed in a s	rade, profession, or other a	ctivity, either full-time or part-time
	LIA sole proprieto	or or sem-emproyee at a c	II 1 A) or Huitad liability nor	tnership (LLP)
			(LLC) or limited liability par	
	A partner in a p	artnership		
			tive of a compration	
	An officer, dire	ctor, or managing execut	TAG OI II GOI barasan	
	An officer, dire	ctor, or managing execut	equity securities of a corpo	eration
	An officer, dire	ctor, or managing execut least 5% of the voting or	equity securities of a corpo	eration
	An officer, direct	least 5% of the voting or	equity securities of a corpo	oration
	An officer, directly An owner of at	least 5% of the voting or ove applies. Go to Part 1:	equity securities of a corpo 2.	
	An officer, directly An owner of at No. None of the ab	least 5% of the voting or ove applies. Go to Part 1: apply above and fill in the you filed for bankruptcy,	equity securities of a corpo 2. details below for each busin	
O Wittinst	An officer, directly An owner of at No. None of the ab Yea. Check all that thin 2 years before	least 5% of the voting or ove applies. Go to Part 1: apply above and fill in the you filed for bankruptcy, , or other parties.	equity securities of a corpo 2. details below for each busin	ess. :
8 Wittinst	An officer, directly an owner of at No. None of the ab Yea. Check all that thin 2 years before stitutions, creditors No. Yes. Fill in the details:	least 5% of the voting or ove applies. Go to Part 1: apply above and fill in the you filed for bankruptcy, , or other parties.	equity securities of a corpo 2. e details below for each busin , did you give a financial sta	ess. tement to anyone about your business? Include all financial
Wittinst I have answin co	An officer, directly an owner of at No. None of the ab Yes. Check all that thin 2 years before stitutions, creditors No. Yes. Fill in the deta 2: Sign Selow we read the answer.	least 5% of the voting or ove applies. Go to Part 1: apply above and fill in the you filed for bankruptcy, or other parties. ails. s on this Statement of File correct. I understand that ankruptcy case can result	e equity securities of a corpo 2. details below for each busin , did you give a financial sta the lexing. nancial Affairs and any atta- making a faise statement, of the fines up to \$250,000, or	ess. :
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With instance of the control of the	An officer, directly an owner of at No. None of the ab Yes. Check all that thin 2 years before stitutions, creditors No. Yes. Fill in the detail sign selow are read the answer wers are true and connection with a bus.c. §§ 162, 1311. Signature of Debut Date MM / DD do you attach addition No.	least 5% of the voting or ove applies. Go to Part 1: apply above and fill in the you filed for bankruptcy, or other parties. ails. s on this Statement of File correct. I understand that ankruptcy case can result 1519, and 3571. Solution 1 5/2016 7 YYYY	e equity securities of a corporation of Financial Attairs for ment of Financial Attairs for most an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of a corporation of an attorney to help you in a corporation of an attorney to help you in a corporation of a corporat	tement to anyone about your business? Include all financial chiments, and I declare under penalty of perjury that the concealing property, or obtaining money or property by fraud imprisonment for up to 20 years, or both. Include of Debtor 2 The MM / DD / YYYY Individuals Filing for Bankruptcy (Official Form 107)?
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Yes. Name of Person Signature (Office	Check if this is an amended filing 12 14, concealing property, or imprisonment for up to 20
Lust Name Last Name Last Name Last Name	amended filing 12
First Name Middle Name Last Name States Bankruptcy Court for the:NORTHERN_ District ofILLINOIS	amended filing 12
States Bankruptcy Court for the :NORTHERN_ District ofLLINOIS	amended filing 12
States Bankruptcy Court for the:NORTHERN_ District ofILLINOIS	amended filing 12
al Form 106 Dec aration About an Individual Debtor's Schedules ried people are filing together, both are equally responsible for supplying correct information. If file this form whenever you file bankruptcy schedules or amended schedules. Making a false stateme money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Balew ou pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes, Name of Person Attach Bankruptcy (Office)	amended filing 12
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DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE If your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are Chapter 13. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others a. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chepter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or reality commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal or Bankruptcy laws before the case IS filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURAÇE!!!! X Date & Sign

Luis Alberto Corea

Case 16-06882 Doc 1 Page 61 of 63 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Luis Alberto Corea / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

X Date & Sign Luis Alberto Corea

^{*}Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Form B 201A, Notice to Consumer Debtor(s)

In re Luis Alberto Corea / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

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Form B 201A, Notice to Constr